

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: James A. Orlando, II Nicole M. Orlando  Debtors	Chapter 7 Proceeding  18-23134 GLT
BANK OF AMERICA, N.A.  Movant  v.	Related Dkt. Nos.41 and 52
James A. Orlando, II Nicole M. Orlando Natalie Lutz Cardiello, Esquire  Respondents	


**STIPULATION TO ALLOW TIME  
TO SELL THE MORTGAGED PREMISES**

WHEREAS, the parties hereto, and their respective counsel, have agreed as to the disposition of the Motion for Relief from the Automatic Stay filed by Jill Manuel-Coughlin, Esquire on behalf of secured creditor, BANK OF AMERICA, N.A. ("Movant").

1. Movant is a mortgagee and holder of a perfected, secured claim against the Debtors pursuant to a Note and Mortgage on Debtor's real estate known as at 3112 Ashlyn Street, Pittsburgh, PA 15204.
2. Upon approval by the United States Bankruptcy Court of the within Stipulation, the Debtors and Movant, agree to the following:
  - (a) Based on the value of the property, the Chapter 7 Trustee, Natalie Lutz Cardiello, intends to sell the property. It is anticipated by the Trustee that the sale of the property shall be completed by January 1, 2019.
  - (b) It is agreed by the parties that the property shall be sold on or before January 1, 2019, that settlement on the sale of the property shall be completed on or before that date and that Movant's mortgage lien will be paid in full from the sale proceeds at the time of closing. Any Sale for less than the full payoff of Movant's lien shall be subject to final approval by BANK OF AMERICA, N.A..

- (c) Should the sale of the property not be completed by January 1, 2019, debtors shall be provided a fifteen day cure period to bring the post-petition payments current via a Notice of Default detailing the amount needed to cure the post-petition default at that time.
- (d) If any of the provisions above are not completed by the dates set forth therein the parties agree that Movant may certify the default to this Court and an Order shall be entered granting Movant and/or its successors and assigns relief from the automatic stay without further notice and hearing.
- (e) Should Movant and/or its successors and assigns be granted relief from the stay after filing a Certification of Default in accordance with paragraph 2(d) above, the parties agree that the said relief order shall include the following language: "bankruptcy Rule 4001(a)(3) is not applicable and Movant is allowed to immediately proceed with foreclosure and all other relief available under the Non Bankruptcy law."
- (f) The parties agree that a facsimile may be submitted to the Court as if it were an original.

STIPULATED AND AGREED TO BY:

  
\_\_\_\_\_  
Ryan Cooney, Esquire for  
Robert O. Lampl, Esquire  
Attorney for Debtors

Date: 10/8/18

/s/ Jill Manuel-Coughlin, Esquire  
Jill Manuel-Coughlin, Esquire  
Attorney for Movant

Date: 10/9/2018

/s/ Natalie Lutz Cardiello, Esquire  
Natalie Lutz Cardiello, Esquire  
Trustee

Date: 10/9/2018

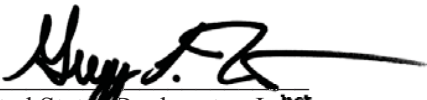
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**ORDER APPROVING STIPULATION**

AND NOW, this 12th day of October, 2018, the Stipulation to Sell the Mortgaged Premises is hereby approved by the Court.

Dated: 10/12/18  
cm: Jill Manuel-Coughlin, Esq.  
Natalie Cardiello, Esq.  
Ryan Cooney, Esq.

  
United States Bankruptcy Judge  
Gregory L. Taddonio

**Certificate of Notice Page 4 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 James A. Orlando, II  
 Nicole M. Orlando  
 Debtors

Case No. 18-23134-GLT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: culy  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Oct 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2018.

+Ryan Cooney, Esq., Benedum Trees Building, 223 Fourth Avenue, 4th Floor,  
 Pittsburgh, PA 15222-1717

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 14, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2018 at the address(es) listed below:

Amanda Rauer on behalf of Creditor BANK OF AMERICA, N.A. amanda.rauer@pkallc.com,  
 chris.amann@pkallc.com;nick.bracey@pkallc.com;Samantha.gonzalez@pkallc.com;jill@pkallc.com;mary.r  
 aynor-paul@pkallc.com;harry.reese@pkallc.com  
 Brian E. Caine on behalf of Creditor The Bank Of New York Mellon, et al  
 bcaine@parkermccay.com, BKcourtnotices@parkermccay.com  
 Harry B. Reese on behalf of Creditor BANK OF AMERICA, N.A. harry.reese@pkallc.com,  
 chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;jill@pkallc.com;mary.r  
 aynor-paul@pkallc.com;amanda.rauer@pkallc.com  
 Heather Stacey Riloff on behalf of Creditor Seterus, Inc., as the authorized subservicer for  
 Federal National Mortgage Association ("Fannie Mae"), creditor heather@mvrlaw.com,  
 Michelle@mvrlaw.com  
 J. Michael McCague on behalf of Creditor Bridgeway Capital, Inc. jmm@gmwpclaw.com  
 James Warmbrodt on behalf of Creditor Bayview Loan Servicing as servicer for THE BANK OF NEW  
 YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2004-24CB) bkgroup@kmlawgroup.com  
 Jill Manuel-Coughlin on behalf of Creditor BANK OF AMERICA, N.A. jill@pkallc.com,  
 chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com  
 ;mary.raynor-paul@pkallc.com;amanda.rauer@pkallc.com  
 Jodi L. Hause on behalf of Creditor CITIMORTGAGE, INC. jodi.hause@phelanhallinan.com,  
 pawb@fedpne.com  
 Keri P. Ebeck on behalf of Creditor Fifth Third Bank kebeck@bernsteinlaw.com,  
 DMcKay@bernsteinlaw.com  
 Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
 DMcKay@bernsteinlaw.com  
 Natalie Lutz Cardiello ncardiello@comcast.net, ncardiello@ecf.epiqsystems.com  
 Natalie Lutz Cardiello on behalf of Trustee Natalie Lutz Cardiello ncardiello@comcast.net,  
 ncardiello@ecf.epiqsystems.com  
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
 Robert O Lampl on behalf of Joint Debtor Nicole M. Orlando rol@lampllaw.com,  
 jschemm@lampllaw.com;jlacher@lampllaw.com;dfuchs@lampllaw.com;eslagle@lampllaw.com;neish51@gmail.  
 com;jcooney@lampllaw.com;rcooney@lampllaw.com;slampl@lampllaw.com;RossLampl@lampllaw.com;rkunkel@  
 lampllaw.co  
 Robert O Lampl on behalf of Debtor James A. Orlando, II rol@lampllaw.com,  
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TOTAL: 15